

## REMARKS

### **From the official action:**

The following communication is in response to Applicant's amendment filed 17 December 2009.

### **Applicant's response:**

Acknowledged

### **From the official action:**

8. Claim 59 is objected to because of the following informalities: The Examiner believes that the "second Web-server" at the end of claim 59 is intended to be the first Web Server. Appropriate correction is required.

9. Claims 44 and 49 are objected to because of the following informalities. Claims 44 and 49 are duplicates. One of the claims should be amended or cancelled.

### **Applicant's response:**

Applicant believes the Examiner is correct and amends claim 59 as kindly suggested by the Examiner.

### **From the official action:**

11. Claims 42-49 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 42-49 are dependent off claim 41 and all recite "The Web server of claim 41 ... " This renders the claim indefinite because there are two web servers in claim 41 and it is not clear which web server these dependent claims are referring to. Therefore, Applicant should clarify if these claims are dependent off the "first" or "second" web server.

**Applicant's response:**

Applicant herein amends the claims depending from claim 41 to recite "The second Web-server..." Therefore, the 112 rejection should be withdrawn.

**From the official action:**

13. Claims 41-44, 47-49, 59-61, and 65-67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bezos et al. (hereinafter Bezos) U.S. Patent 6,029,141 in view of Vittal et al. (hereinafter Vittal) U.S. Patent 6,907,401 2001/0014881.

Claims 41, 42, 59 and 60, Bezos teaches a second Web server hosted by a second enterprise, comprising: a first mechanism receiving a request for information or services from a customer (column 6, line 59 thru column 7 and column 11, lines 28-42, line 5 and Figures 1 and 2); a second mechanism determining whether the request comes directly from the customer, or through a first Web server at a first enterprise (column 14, lines 1-51 and column 15, lines 51- 60); and a third mechanism responding to the customer by the second enterprise with information or provided service to the request, the information or service is identified to the customer as coming from either the first enterprise or the second enterprise; (column 14, lines 1-51 and column 15, lines 51-60). Bezos teaches that if the request comes directly from the customer, the information or response is identified as from the second enterprise (Amazon) (column 14, lines 21-37; Examiner notes that the customer can select a product directly from the merchant web site (Amazon) and if so, the store ID for the associate web site is left blank. Therefore, it as if the customer accessed Amazon directly). Even if direct access of a web-site is not taught by Bezos, Vittal teaches directly accessing a merchant web-site over the internet without the use of a portal or using a portal (column 5, lines 18-38; Examiner notes that the customer directly accesses the merchant server). For this reason, Bezos in view of Vittal does teach the identification teachings of claim 41. It would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Bezos to

include the teachings of Vittal because Vittal shows directly accessing a merchant site over the internet as is commonly done on the Internet and identifying the site as such as being directly from the site as taught by Bezos (no extra identifier for the intermediary site).

Claims 42 and 60, Bezos fails to teach a rules based filter for filtering the information or services. Vittal teaches a portal switch for electronic commerce in which users can search for a desired item from a merchant (column 5, lines 39-59). Vittal further teaches that the user can perform the search by either interrogating the aggregator catalog and data profile or by searching directly the merchant databases (column 5, lines 39-59). The merchant server is connected to the aggregator though the portal (column 5, line 60 thru column 6, line 6). Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bezos for access to a merchant's website either directly or through an associate with the portal communication and filtering teachings of Vittal because it allows for specific services items to be made available to a user based on the manner in which the user is accessing/requesting the service. Claims 43 and 61, Bezos fails to teach wherein the Web server provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI. Vittal teaches that the portal collects and aggregates personal information on behalf of customers (column 6, lines 37-50 and column 8, lines 22-34 and column 9, lines 28-61).

Claims 44, Bezos fails to teach an internet portal. Vittal teaches access via an internet portal (column 5, lines 39 thru column 6, line 6).

Claims 47 and 65, Bezos and Vittal fail to teach a travel enterprise. Official Notice is taken that purchasing travel related services is old and well known in the financial arts.

Therefore it would have been obvious to one of ordinary skill in the art to modify the teachings of Bezos in view of Vittal to for financial transaction to include the travel transactions because they are financial in nature and provide a service to a customer.

Claims 48 and 66, Bezos teaches wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points (column 14, lines 1-51 and column 15, lines 51-60).

Claims 49 and 67, Bezos fails to teach an internet portal. Vittal teaches access via an internet portal (column 5, lines 39 thru column 6, line 6).

14. Claims 45-46 and 62-64 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bezos et al. (hereinafter Bezos) U.S. Patent 6,029,141 in view of Vittal et al. (hereinafter Vittal) U.S. Patent 6,907,401 2001/0014881 in further view of Foster U.S. Patent 6,332,134.

Claims 45 and 63, Bezos in view of Vittal fails to teach teaches wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts. Foster teaches a financial institutions portal wherein the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party (column 12, lines 1-53).

Claims 46 and 64, Foster teaches wherein the transferring money to settle an obligation comprises paying a bill for either goods or services (column 12, lines 64-column 13, line 4).

Claim 62, Bezos in view of Vittal teach merchant websites, but fail to teach wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise. Foster teaches a financial transaction system in which a second enterprise is a financial enterprise (column 12, lines 1-53). Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the merchant website teachings of Bezos in view of Vittal to include that the second enterprise is a financial enterprise because financial institutions provide specific and detailed information or services to customers.

**Applicant's response:**

Applicant herein amends the independent claims to correct and clarify the subject matter deemed patentable by applicant over the art presented by the Examiner.

Applicant's claims 41 and 59, as amended, now essentially recite:

*the information or service is identified to the customer as coming from either the first enterprise or the second enterprise;*

*wherein, if the request is determined to originate directly from the customer, the information response or service provided by the second enterprise is identified to the customer as from the second enterprise, and if the request comes to the second enterprise through the first Web server at the first enterprise, the information response or service provided by the second enterprise is identified to the customer as from the first enterprise.*

Applicant points out to the Examiner that the patentable heart of the invention is an ability to provide different identifications of store fronts, and different products and services to a customer, even though the customer actually is doing business with a single entity. In this manner a customer's experience is that they are actually receiving the products and services from the first Web-server, even though the first Web-server has

transparently linked the customer to the second Web-server to receive the products and services.

Applicant argues that in the art of Bezos, when the customer is directed to the Amazon site (second Web-server) from the first site, Amazon makes no attempt to communicate with the customer as if from the associate site, wherein the identification shown to the customer remains as from the first site. Bezos specifically teaches in col. 12, lines 27-51 that the customer can toggle between the associate site and the merchant site. Figures 8-9 of Bezos show the product and shopping cart pages provided by the second site (Amazon) wherein Amazon is clearly identified as the host of the site, not maintaining identity as from the first site, as claimed in applicant's invention. Bezos specifically teaches that the merchant site is Amazon providing detailed product catalog pages to the customer handling the shopping cart, pricing and further transactions.

Therefore, applicant believes claims 41 and 59, as amended, are patentable over the art of Bezos and Vittal, either singly or in combination. Claims 42-49 and 60-67 are patentable as amended, on their own merits, or at least as depended from a patentable claim.

### Summary

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,  
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